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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT

Inventors: Kenneth William Austin Docket No. 60655.4017
Serial No. 10/709,697 Group Art Unit: 3694
Filing Date: May, 24, 2004 Examiner: Scott S. Trotter
Title: DETERMINATION OF RISK FACTORS Confirmation No.: 3696
FOR USE IN A CARD REPLACEMENT
PROCESS

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Non-Final Office Action dated March 19, 2010, of which this Reply is filed within three months, Applicants respectfully request consideration of the remarks and amendments set forth below:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.